

**UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF LOUISIANA**

UNITED STATES OF AMERICA * CRIMINAL DOCKET NO. 09-305

V. * SECTION: “I”

JEREMY J. RAYBURN * **VIOLATION: 18 U.S.C. § 2113(b)**

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FACTUAL BASIS

If this case were to proceed to trial, the government would prove the defendant's guilt beyond a reasonable doubt through the introduction of admissible evidence and the testimony of competent witnesses. The government would also show that at all times mentioned in the bill of information, the defendant, **JEREMY J. RAYBURN**, was a resident of the Eastern District of Louisiana, residing in Metairie, Louisiana and that the acts described below also occurred in the Eastern District of Louisiana. Specifically, the Government would prove the following:

RAYBURN was employed as a personal banker at JP Morgan Chase Bank, from May 1, 2006 through July 26, 2007. **RAYBURN** realized that he had the ability to identify bank customers whose accounts were on dormant status, because they were either deceased, or infrequently used.

RAYBURN was then able to override this dormant status. Witnesses would testify that **RAYBURN** then further devised a way to access and steal this money, in his position as a personal banker. Testimony would show that one particular customer, A.B., had been deceased for nearly 11 years, and **RAYBURN** decided to use this customer's account, as a central repository for stolen funds from other customer accounts. Records would be introduced and witnesses would testify as to some of the following fraudulent transfers:

RAYBURN transferred \$64,404.40 from deceased customer, M.S.'s account to deceased customer A.B.'s account;

RAYBURN transferred \$55,002.53 from customer H.B.'s account to deceased customer A.B.'s account;

RAYBURN transferred \$26,357.68 from customer C.R.'s account to deceased customer A.B.'s account; and

RAYBURN transferred \$14,453.48 from customer D.H.'s account to deceased customer A.B.'s account.

RAYBURN was able to transfer these funds from account to account, by making counter withdrawals and forging the customer signatures in order to generate cashier's checks. **RAYBURN** would then deposit these cashier's checks into A.B.'s account. **RAYBURN** then requested that three (3) ATM cards be issued on A.B.'s account. Testimony would prove that **RAYBURN** was the employee who requested that the ATM cards be issued. Records and other evidence would show that **RAYBURN** then made ATM cash withdrawals from A.B.'s account at JP Morgan Chase and other banks in and around the New Orleans area. During a thirty (30) day period in 2007, **RAYBURN** withdrew nearly \$25,000 in cash from different ATM's located in the area.

Witnesses and records would also show that **RAYBURN** sometimes used wire transfers to route money from victim bank accounts, to other accounts at other banks that **RAYBURN** controlled, including E-Trade. A financial analyst would be called to testify that on June 6, 2008, after **RAYBURN** had transferred funds from various E-Trade accounts (funded in part by the customers' stolen money) and aggregated a large sum of money into one specific account, he then wired \$100,000 to a JP Morgan Chase account. Less than two weeks later, on June 19, 2008, **RAYBURN** withdrew \$103,501.12 from this same JP Morgan Chase account, in the form of a cashier's check. This cashier check was then used to pay a title company for a down payment on a home that **RAYBURN** purchased in Baton Rouge, Louisiana on the same day.

Records would be introduced to prove that **RAYBURN** embezzled approximately \$178,224.80 in total.

Various bank officials would authenticate records that would be introduced into evidence to prove his guilt beyond a reasonable doubt. Agents of the Federal Bureau of Investigation (FBI) would testify and detail how **RAYBURN** carried out the embezzlement scheme. Agents from the FBI and employees of the various banks would further testify that JP Morgan Chase Bank was insured by the Federal Deposit Insurance Corporation.

In summary, all of the evidence introduced at trial would establish the elements of the offense and prove the defendant's guilt beyond a reasonable doubt.

READ AND APPROVED:

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JEREMY J. RAYBURN (Date)
Defendant